

UNITED STATES BANKRUPTCY COURT
Southern District of New York

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on July 30, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in this case may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours. NOTE: The staff of the bankruptcy clerk's office and the office of the U.S. trustee cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven J. Read
aka Steven Joseph Read
3043 Villa Ave.
Apt. 49
Bronx, NY 10468

Case Number:
10-14134-jmp

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-6180

Attorney for Debtor(s) (name and address):

Steven J. Read
3043 Villa Ave.
Apt. 49
Bronx, NY 10468
Telephone number:

Bankruptcy Trustee (name and address):

John S. Pereira
150 East 58th Street
14th Floor
New York, NY 10155
Telephone number: (212) 758-5777

Meeting of Creditors

Date: **September 1, 2010**

Time: **09:30 AM**

Location: **Office of the United States Trustee, 80 Broad Street, Fourth Floor, New York, NY 10004-1408**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/1/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

One Bowling Green
New York, NY 10004-1408
Telephone number: 212-668-2870

For the Court:

Clerk of the Bankruptcy Court:
Vito Genna

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: July 30, 2010

DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(A) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office and the U.S. trustee cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
DEBTORS	Duty to Complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 23 (Financial Management Form Certificate) must be filed within 45 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Financial Management Course Certificate and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certificate, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online with a PACER login and password at www.nysb.uscourts.gov . If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed on the court's Electronic Case File System (ECF) using an attorney's login and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are unable to file electronically or to submit a copy of your filing on diskette or compact disk (CD), you may file conventionally, provided that you submit with your filing an affidavit of your inability to comply. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the the bankruptcy clerk's office or online with a PACER login and password at www.nysb.uscourts.gov .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

CERTIFICATE OF NOTICE

District/off: 0208-1
Case: 10-14134

User: shibbert
Form ID: b9a

Page 1 of 1
Total Noticed: 30

Date Rcvd: Jul 30, 2010

The following entities were noticed by first class mail on Aug 01, 2010.

db +Steven J. Read, 3043 Villa Ave., Apt. 49, Bronx, NY 10468-1324
tr +John S. Pereira, 150 East 58th Street, 14th Floor, New York, NY 10155-0002
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
Albany, NY 12205-0300
smg United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417,
New York, NY 10007-1701
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5257847 +CABLEVISION OF HUDSON VALLEY, 155 N. PLANK RD., NEWBURGH, NY 12550-1747
5257848 +CAPITAL MANAGEMENT SERVICES LP, 726 EXCHANGE STREET, SUITE 700, BUFFALO, NY 14210-1464
5257849 +CBHV, PO BOX 3495, TOLEDO, OH 43607-0495
5257852 +COUNTY OF SACRAMENTO, REVENUE RECOVERY DIVISION, 10669 COLOMA ROAD,
RANCHO CORDOVA, CA 95670-4001
5257855 HOV SERVICES, P.O. BOX 5914, BRONX, NY 10468-1324
5257856 NATIONWIDE CREDIT, INC., 2015 VAUGHN RD NW, SUITE 400, KENNESAW, GA 30144-7802
5257857 NCO FINANCIAL, PO BOX 15760, WILMINGTON, DE 19850-5760
5257858 +NCO FINANCIAL SYSTEMS INC, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368
5257860 NCO FINANCIAL SYSTEMS, INC., P.O. BOX 15760, WILMINGTON, DE 19850-5760
5257862 +TRIANGLE REALTY, 30 GLENN STREET, WHITE PLAINS, NY 10603-3254
5257864 +WEST ASSET MANAGEMENT, P.O. BOX 956842, SAINT LOUIS, MO 63195-6842
5257865 +ZWICKER & ASSOCS., P.C., PO BOX 101145, BIRMINGHAM, AL 35210-6145

The following entities were noticed by electronic transmission on Jul 30, 2010.

5257843 EDI: AMEREXPR.COM Jul 30 2010 15:53:00 AMERICAN EXPRESS, P.O. BOX 360001,
FORT LAUDERDALE, FL 33336-0001
5257841 +EDI: AMEREXPR.COM Jul 30 2010 15:53:00 AMERICAN EXPRESS, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871
5257844 +EDI: BANKAMER2.COM Jul 30 2010 15:53:00 BANK OF AMERICA, PO BOX 17054,
WILMINGTON, DE 19850-7054
5257845 +EDI: BANKAMER2.COM Jul 30 2010 15:53:00 BANK OF AMERICA, PO BOX 1598,
NORFOLK, VA 23501-1598
5257846 +EDI: TSYS2.COM Jul 30 2010 15:53:00 BARCLAYS BANK OF DELAWARE, 125 S WEST ST,
WILMINGTON, DE 19801-5014
5257848 +E-mail/Text: jraichel@cms-collect.com CAPITAL MANAGEMENT SERVICES LP,
726 EXCHANGE STREET, SUITE 700, BUFFALO, NY 14210-1464
5257851 +EDI: CHASE.COM Jul 30 2010 15:53:00 CHASE, PO BOX 15153, WILMINGTON, DE 19886-5153
5257850 +EDI: CHASE.COM Jul 30 2010 15:53:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
5257853 +EDI: DISCOVER.COM Jul 30 2010 15:53:00 DISCOVER FIN. SERVS. LLC, PO BOX 15316,
WILMINGTON, DE 19850-5316
5257854 EDI: BANKAMER2.COM Jul 30 2010 15:53:00 FIA CARD SERVICES, N.A., PO BOX 15720,
WILMINGTON, DE 19850-5720
5257861 +EDI: AISTMBL.COM Jul 30 2010 15:53:00 T-MOBILE, PO BOX 742596, CINCINNATI, OH 45274-2596
5257863 +EDI: URSI.COM Jul 30 2010 15:53:00 UNITED RECOVERY SYSTEMS, P.O. BOX 722910,
HOUSTON, TX 77272-2910

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5257842* AMERICAN EXPRESS, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
5257859* +NCO FINANCIAL SYSTEMS INC., 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2010

Signature:

